

**REMARKS**

Please reconsider the application in view of the above amendments and the following remarks. Applicants thank the Examiner for carefully considering this application and for indicating that claims 1-4, 6, 7, 19, 26, 33, 36, 38, 39, 45, 46, 65, and 102 are allowable.

Applicants believe the Examiner inadvertently omitted dependent claim 8 from the list of allowed claims. *See*, Office Action dated November 30, 2007, at page 2. Accordingly, this response is based on the assumption that dependent claim 8 is allowed. If Applicants' assumption is incorrect, Applicants respectfully request the Examiner explicitly identify the prior art references being used to reject dependent claim 8.

**Disposition of Claims**

Claims 1-4, 6-8, 19, 26, 33, 36, 38, 39, 45, 46, 65, 66, 71, 87, 88, and 102-106 were pending in the present application. By way of this reply, claims 71, 87, 88, 104-106 are cancelled without prejudice or disclaimer. Accordingly, claims 1-4, 6-8, 19, 26, 33, 36, 38, 39, 45, 46, 65, 66, 102, and 103 are pending in the present application. Claims 1 and 66 are independent. The remaining claims depend, either directly or indirectly, from claims 1 and 66.

**Claim Amendments**

By way of this reply, claim 66 is amended in accordance with the Examiner's instructions to include the allowable subject matter of allowed independent claim 1. *See*, Office Action dated November 30, 2007, at pages 7 and 8. Applicants respectfully assert no

new matter has been introduced by way of this amendment, and no further search or consideration is required.

### **Drawings**

Applicants respectfully request the Examiner acknowledge the formal drawings filed on January 19, 2000, and indicate whether they are acceptable.

### **Rejections under 35 U.S.C. §103**

Claims 66, 71, 87, 88, and 103-106 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 4,823,264 (hereinafter “Deming”), in view of U.S. Patent No. 6,173,272 (hereinafter “Thomas”), and in further view of the article entitled: “From electronic money to electronic cash: payment on the Net” (hereinafter “Buck”). By way of this reply, claims 87, 88, and 104-106 are cancelled and thus the rejection is moot as to those claims. As for the remaining claims, for the reasons set forth below, this rejection is respectfully traversed.

Independent claim 66 is amended in accordance with the Examiner’s instructions to incorporate the allowable subject matter of allowed independent claim 1. *See*, Office Action dated November 30, 2007, at pages 7 and 8. Accordingly, claim 66 is allowable. Claims 71 and 103 depend directly from claim 66 and are allowable for at least the same reasons. Accordingly, withdrawal of this rejection is respectfully requested.

### **Conclusion**

Applicants believe this reply is fully responsive to all outstanding issues and places this application in condition for allowance. If this belief is incorrect, or other issues arise, the Examiner is encouraged to contact the undersigned or his associates at the

telephone number listed below. Please apply any charges not covered, or any credits, to  
Deposit Account 50-0591 (Reference Number 37202/028001; 990090).

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Respectfully submitted,

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